

CH. 13 PLAN - DEBTS SHEET

(MIDDLE DISTRICT - DESARDI VERSION)

Date: 11/19/10

Lastname-SS#: Melvin-2621

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

SURRENDER COLLATERAL

Retain	Creditor Name	Sch D #	Description of Collateral
	Hoke County Taxes	5	House & Lot

Creditor Name	Description of Collateral
Festiva Resorts	Time Share
Festiva Management	Time Share

ARREARAGE CLAIMS

REJECTED EXECUTORY CONTRACTS/LEASES

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
	Hoke County Taxes	5		**
				**
				**
				**
				**
	Chase Home Mortgage	1	\$1,990	**
	Fort Bragg FCU	4	\$886	**
				**
				**

Creditor Name	Description of Collateral
None	

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Chase Home Mortgage	4	\$633	N/A	n/a	\$633.00	1st DOT House & Lot
	Fort Bragg FCU	4	\$222	N/A	n/a	\$222.00	2nd DOT House & Lot
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Santander Consumer USA	6	\$10,276	5.00	\$85	\$218.04	2003 Cadillac Escalade
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		\$114
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI= \$679		\$37,379

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,887** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **2.12** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

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Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

Please pay out equity above exemptions in the amount of \$12,100 to unsecured priority and then general claims of Lamontico Melvin only (co-debtor Aisha Melvin has been dismissed).